

Debtor 1 JOHN W. WHEELER

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 12-22494GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: VERICREST FINANCIAL INC Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account 4 1 5 3

Property Address: 392 MARY ST
CRANBERRY TWP PA 16066

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>3,732.70</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,732.70</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>3,732.70</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$294.05

The next postpetition payment is due on 8 / 1 / 2017
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 08/16/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JOHN W. WHEELER**
Name

Case number (if known) **12-22494GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>PRIMARY RES MORTGAGE ARREARS (Part 2 (b))</u>				
11/27/2012	0822713	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	145.31
05/23/2013	0847603	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	80.20
06/25/2013	0851824	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	108.73
07/25/2013	0856015	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	108.73
08/27/2013	0860162	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	108.73
09/26/2013	0864280	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	292.29
10/25/2013	0868378	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
11/22/2013	0872397	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
01/28/2014	0880604	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	30.49
02/25/2014	0884622	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
03/25/2014	0888678	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
04/25/2014	0892865	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	288.88
05/28/2014	0896911	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
07/24/2014	0905075	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	30.49
08/26/2014	0909128	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
09/29/2014	0913313	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	288.88
10/29/2014	0917272	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.42
12/22/2014	0925989	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	30.49
01/27/2015	0930119	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
02/24/2015	0934131	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
03/26/2015	0938260	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	288.88
04/24/2015	0942422	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	91.32
05/26/2015	0946488	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.46
07/28/2015	0954524	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	34.46
08/26/2015	0958533	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	106.08
09/28/2015	0962414	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	103.05
10/26/2015	0966479	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	104.57
11/24/2015	0970641	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	104.56
12/22/2015	0974590	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	104.57
01/26/2016	0978672	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	104.56
02/24/2016	0982574	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	104.57
03/28/2016	0986634	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	8.30
				<u>3,732.70</u>

PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3)

06/27/2012	0802042	VERICREST MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	177.13
07/27/2012	0806284	VERICREST MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	534.62
08/30/2012	0810637	VERICREST MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	356.42
09/25/2012	0814497	VERICREST MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	178.21
10/29/2012	0818726	VERICREST MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	531.88
11/27/2012	0822713	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	573.79
12/21/2012	0826813	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	111.08
01/29/2013	0831151	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	288.61
02/25/2013	0835220	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	325.54
03/26/2013	0839363	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	343.94
04/24/2013	0843490	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	372.16
05/23/2013	0847603	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	322.97
06/25/2013	0851824	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
07/25/2013	0856015	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
08/27/2013	0860162	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
09/26/2013	0864280	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
10/25/2013	0868378	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
11/22/2013	0872397	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
12/23/2013	0876427	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	207.60
01/28/2014	0880604	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	380.50
02/25/2014	0884622	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
03/25/2014	0888678	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
04/25/2014	0892865	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
05/28/2014	0896911	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
06/25/2014	0900984	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	207.60
07/24/2014	0905075	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	380.50
08/26/2014	0909128	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
09/29/2014	0913313	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05

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Disbursement History

Date	Check #	Name	Posting Type	Amount
PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
10/29/2014	0917272	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
11/24/2014	0921972	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	207.60
12/22/2014	0925989	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	380.50
01/27/2015	0930119	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
02/24/2015	0934131	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
03/26/2015	0938260	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
04/24/2015	0942422	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
05/26/2015	0946488	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
06/23/2015	0950386	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	209.11
07/28/2015	0954524	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	378.99
08/26/2015	0958533	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
09/28/2015	0962414	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
10/26/2015	0966479	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
11/24/2015	0970641	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
12/22/2015	0974590	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
01/26/2016	0978672	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
02/24/2016	0982574	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
03/28/2016	0986634	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
04/22/2016	0990802	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
05/24/2016	0994755	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
06/27/2016	1003531	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
07/26/2016	1007476	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
08/26/2016	1011538	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
09/27/2016	1015470	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
10/26/2016	1018945	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
11/21/2016	1022195	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
12/21/2016	1025539	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
01/27/2017	1029064	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
02/24/2017	1032420	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
03/28/2017	1035870	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
04/21/2017	1039099	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.05
06/27/2017	1045812	VERICREST FINANCIAL INC	AMOUNTS DISBURSED TO CREDITOR	294.40
				<hr/> 18,231.10

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOHN W. WHEELER
392 MARY STREET
CRANBERRY TWP, PA 16066

JAMES A PROSTKO ESQ**
PROSTKO & SANTILLAN LLC
775 FOURTH ST
BEAVER, PA 15009

VERICREST FINANCIAL INC
PO BOX 24330
OKLAHOMA CITY, OK 73124

VERICREST FINANCIAL INC
13801 WIRELESS WAY
OKLAHOMA CITY, OK 73134

8/16/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee